Access Card (Premium Assistance programs)

Background and Overview

The Access Card demonstration began in 2004 and provides health insurance coverage (via premium assistance) to residents of the State of Idaho with incomes at or below 185% of the Federal Poverty Guideline (FPG).

The Access Card demonstration consists of two main components:

- The <u>Children's Access Card</u>, implemented in November of 2004, targets children eligible for coverage under CHIP. The Children's Access Card gives families a choice of coverage options; either direct benefits under the state plan or a subsidy for private health insurance.
- The <u>Access to Health Insurance (for adults) program</u>, implemented in July of 2005, targets adults working in a small business of 2-50 employees. Spouses of small business employees are also targeted.

The objective of this demonstration is to prove that premium assistance is a viable option for Idaho families. This can be done by determining the percent of families that choose premium assistance over direct benefits for their children. We will also look at whether providing premium assistance to adults impacts the choice for children.

The hypotheses to be tested are: 1) costs for providing premium assistance are not significantly higher than costs would be for providing direct coverage; 2) implementing the Access Card Demonstration will reduce the number of uninsured children.

Idaho uses Current Population Survey (CPS) data to track the rate of uninsurance, including changes and trends in sources of insurance during the waiver period. Additionally, Idaho conducts an annual Behavioral Risk Factor survey (BRFS) that will be used to augment the CPS data. The BRFS includes data regarding the rate of uninsurance of Idaho adults. Information regarding this annual study is available at http://healthandwelfare.idaho.gov/Health/HealthStatistics/tabid/102/Default.aspx.